UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF REGION 3 DISTRICT OF PA REGION 3 DIVISION

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/30/2019.
- 2) The plan was confirmed on 04/28/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on $\frac{10/11/2022}{1}$.
- 5) The case was dismissed on 10/11/2022.
- 6) Number of months from filing or conversion to last payment: <u>35</u>.
- 7) Number of months case was pending: <u>36</u>.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,075.33.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:		
Total paid by or on behalf of the debtor(s)	\$ 4,518.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 4,518.00

Expenses of Administration:		
Attorney's Fees Paid Through the Plan Court Costs Trustee Expenses & Compensation Other	\$ 4,148.82 \$ 0.00 \$ 369.18 \$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,518.00
Attorney fees paid and disclosed by debtor(s):	\$ 1,745.00	

Creditor		Claim	Claim	Claim	Principal	Interest
Name	Class	Scheduled	Asserted	Allowed	Paid	Paid
BRAD J. SADEK ESQ	Lgl	5,300.00	MA NA	NA	$4,14\overline{8.82}$	$\overline{0.00}$
SUFFOLK FEDERAL CREDIT UNION	Uns	0.00	1,224.03	1,224.03	0.00	0.00
QUANTUM3 GROUP AS AGENT FOR	Uns	0.00	942.44	942.44	0.00	0.00
CAVALRY SPV I, LLC AS ASSIGNEE	Uns	0.00	1,113.13	1,113.13	0.00	0.00
CAPITAL ONE BANK	Uns	0.00	502.61	502.61	0.00	0.00
LVNV FUNDING	Uns	0.00	1,126.24	1,126.24	0.00	0.00
ATLAS ACQUISITIONS, UHG ILLC	Uns	0.00	2,136.93	2,136.93	0.00	0.00
CHASE BANK USA, N.A.	Uns	0.00	2,029.88	2,029.88	0.00	0.00
JPMorgan Chase Bank, N.A. s/b/m/t	Uns	0.00	1,439.59	1,439.59	0.00	0.00
ONEMAIN FINANCIAL	Sec	0.00	4,287.47	4,287.47	0.00	0.00
LVNV FUNDING	Uns	0.00	2,378.38	2,378.38	0.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	1,218.27	1,218.27	0.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	2,293.30	2,293.30	0.00	0.00
Afni, Inc	Uns	0.00	3,350.37	3,350.37	0.00	0.00
Midland Credit Management, Inc.	Uns	0.00	684.29	684.29	0.00	0.00
BUREAUS INVESTMENT GROUP	Uns	0.00	696.14	696.14	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	0.00	1,357.48	1,357.48	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	0.00	2,222.18	2,222.18	0.00	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
JEFFERSON CAPITAL SYSTEMS LLC	Uns	0.00	539.11	539.11	0.00	0.00
ROUNDPOINT MORTGAGE	Sec	0.00	185,075.98	15,383.87	0.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	1,913.30	1,913.30	0.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	6,184.10	6,184.10	0.00	0.00
SYNCHRONY BANK	Uns	0.00	1,283.10	1,283.10	0.00	0.00
Atlas Acquisitions LLC	Uns	0.00	1,821.43	1,821.43	0.00	0.00
AMERICAN HERITAGE FEDERAL	Uns	0.00	891.05	891.05	0.00	0.00
PEOPLES ALLIANCE CREDIT UNION	Uns	0.00	3,851.18	3,851.18	0.00	0.00
PEOPLES ALLIANCE FEDERAL CU	Uns	0.00	1,816.92	1,816.92	0.00	0.00
CITY OF PHILA	Sec	0.00	59.18	59.18	0.00	0.00
AMERICAN AIRLINES	Uns	648.00	0.00	0.00	0.00	0.00
CENTRAL CREDIT	Uns	56.00	NA	NA	0.00	0.00
FEDLOAN SERVICING	Uns	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 15,383.87	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 4,287.47	\$ 0.00	\$ 0.00
All Other Secured	\$ 59.18	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 19,730.52	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 43,015.45	\$ 0.00	\$ 0.00

Disbursements:			
Expenses of Administration Disbursements to Creditors	\$ 4,518.00 \$ 0.00		
TOTAL DISBURSEMENTS:		\$ 4,518.00	

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/16/2022 By: Kenneth E. West
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.